



KENTUCKY DEPARTMENT OF INSURANCE
Agent Licensing Division
<http://insurance.ky.gov>
502-564-6004

LICENSE APPLICATION PROCESS FOR AGENTS

For **resident agents** applying for examination of **life, health, personal lines, property, or casualty** lines of authority ---

- Complete 20-hours of pre-licensing training for **each major line of authority**. Student will receive the Certificate of Completion Form, **Form CPL-01** upon completion of the courses. Certificates may be faxed to Agent Licensing (502)-564-3384, or emailed to DOI.AgentLicensingMail@ky.gov when class is complete. Pre-licensing course is valid for one year from date of completion.
- Submit **Form 8301-BGC** (criminal background check report request form) to the Administrative Office of the Courts **as directed on the form**. Applicants are required to mail this form to the AOC address provided on form, and enclose a \$10 check or money order. AOC will email a copy of the report directly to DOI and a copy to the applicant.
- Upon receipt of the criminal background report, fax a copy to Agent Licensing (502)-564-3384 or email to DOI.AgentLicensingMail@ky.gov. The background report expires 60 days from date of issue and a new report must be submitted if it does expire.
- Complete and submit electronic application through www.nipr.com. Select “**resident initial license application**” from menu, and click on “Begin.” Licensing fees may be paid by credit card or electronic check.
- The fee breakdown for resident agents is as follows: **application fee - \$40; each line of authority - \$40; each examination - \$50; please note property and casualty is a combined examination when applied for at the same time - \$50.**
NOTE: All fees are non-refundable.
- If any application background questions are answered “yes,” you must submit all information as requested within that question. For your convenience, guidelines for reporting background infractions are posted on our Web site at <http://insurance.ky.gov>, click on “Licensee Procedures, Forms and Information,” then scroll to “Agent Licensing Applications” section to find **Guidelines for Applications With Background Infractions**. This document provides further explanation of required documents for reportable charges.
- Examination study outlines are posted on our Web site at <http://insurance.ky.gov>, click on “Licensee Procedures, Forms and Information,” then scroll to “Pre-Licensing and Examination Information” section. Select study outline and print.

- Within 24 hours of electronic application, status is viewable on our Web site. (If paper application is submitted, please allow seven business days from date of receipt in DOI.) Applications may be tracked and monitored online at <http://insurance.ky.gov> by setting up secure access through eServices. From Web site home page, click on red eServices icon in upper right-hand corner. Click on “first time here” under login information to set up a new account to monitor status of application, schedule or reschedule an examination, and many other electronic services.
- **NOTE:** You may not set up eServices account until application is entered into the DOI database. You will be assigned a Kentucky DOI number. It is very important to **remember this DOI#**. You will be asked to identify your Kentucky license by this number in the future. **When application status is “pending examination,” you may schedule exam time and location through eServices account.** You may also call DOI at the number above to schedule exams at all locations.
- You may take an examination WITHOUT filing proof of Financial Responsibility, but if exam is passed, license remains in a PENDING status until proof of professional liability coverage is filed with DOI. (see below)
- When you pass examination, the license remains in PENDING status and cannot be issued until proof of financial responsibility is filed directly with the Department, by the insurer or financial institution authorized to write such coverage, on **any one** of the prescribed forms:
 - Errors and Omissions liability policy – Form 99-1, form may be emailed to DOI.AgentLicensingMail@ky.gov or faxed to 502-564-6030, or submitted electronically through eServices by Insurer;
 - Letter of credit – **Form 99-2**, original must be mailed to the address on the form;
 - Surety bond – **Form 99-3**, original must be mailed to the address on the form; or
 - Insurer’s assumption of legal liability - **Form 99-6** is accepted as proof of financial responsibility for issuing the license. Appointment **Form 8302-AP** and appointment fee (\$40 per insurer) are filed by the insurer in conjunction with the license application and Form 99-6. Original forms must be submitted. No photocopies will be accepted.

Examination results are good for 12 months from date the examination(s) is passed; if proof of financial responsibility is not filed within the 12 months allotted, a new application, attachments, fees and examination is required.

When you receive your license certificate, be sure to read the license maintenance information on the cover page. Also, check your license status and information through eServices periodically to ensure information is up-to-date, and your license is compliant with requirements regulated by the Kentucky Department of Insurance.